

**Amendment**

Applicant: Amy Lauer et al.

Serial No.: 10/804,796

Filed: March 18, 2004

Docket No.: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

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**REMARKS**

By this Amendment, claims 1, 19, 21, 25, and 26 are amended, claims 4, 10-18, 20, 29 and 30 are cancelled, and new claims 31-42 are added.

**Acceptance of Allowable Subject Matter**

Applicants acknowledge, with appreciation, the indication in the February 28, 2006 Office Action that claims 4, 7, 20, 21, 24, 25, and 29 would be allowable if rewritten in independent form. This Amendment places the application in condition for allowance by accepting the subject matter indicated allowable in the February 28, 2006 Office Action. Namely, the features of dependent claims 4, 20, and 29 have been incorporated into independent claims 1, 19, and 26, respectively. Dependent claims 7, 24, and 25 have been rewritten in independent form as new independent claims 31, 37, and 38, respectively. Accordingly, Applicants submit that the prior art rejections over U.S. Patent No. 5,829,790 to Phillips ("Phillips"), U.S. Patent No. 5,870,718 to Spector ("Spector"), U.S. Patent No. 5,535,536 to Comann are overcome.

**New Claims Depending from Allowable Independent Claims**

Each of new claims 32-36 and 39-42 depends from one of new independent claims 31 and 38, which as described above are believed to be allowable. Therefore, each of new dependent claims 32-36 and 39-42 are also believed to be allowable.

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**Other Amended Claims**

With this Amendment, claim 25 has been amended to correct an informality not related to patentability.

**U.S. Patent No. 5,870,718**

Applicants note that although cited in the February 28, 2006 Office Action, U.S. Patent No. 5,870,718 to Spector, which was first identified in the Office Action, is not included in the Notice of References Cited (i.e., form PTO-892) provided with the Office Action. Applicants request U.S. Patent No. 5,870,718 be denoted as a reference cited by the Examiner for this application and appear among the "References Cited" on any patent to issue from the present application.

**Conclusion**

In view of the foregoing, Applicants submit that claims 1-3, 5-9, 19, 21-28, and 30-42 of the current application are in condition for allowance. Favorable reconsideration and prompt allowance are requested. The Commissioner is hereby authorized to grant any extensions of time and to charge any fees under 37 C.F.R. § 1.16 and § 1.17 that may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 500471.

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The Examiner is invited to telephone the undersigned to advance prosecution.

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*Please grant any extension of time necessary for entry; charge any fee due to Deposit Account No. 500471.*

**CERTIFICATE UNDER 37 C.F.R. 1.8:** The undersigned hereby certifies that this paper or papers, as described herein, are being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (571) 273-8300 on this 30<sup>th</sup> day of May, 2006.

  
By \_\_\_\_\_  
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